



### PERSONS RETIRED FROM FULL-TIME WORK, AUSTRALIA, SEPTEMBER 1983 (PRELIMINARY)

(Previously : Persons Ceasing Full-Time Work (Preliminary))

**PHONE INQUIRIES** *for more information about these statistics*—contact Kate Inglis on Canberra (062) 52 6504 or any of our State offices.

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#### MAIN FEATURES

*Note: Survey estimates are subject to sampling variability, as explained in paragraph 8 below.*

In September 1983, there were an estimated 4,479,300 civilians aged 45 years and over. Of these:

2,155,400 were retired from full-time work. 872,200 had retired from full-time work aged less than 45 years, and 1,283,300 had retired from full-time work at age 45 years or more. Of those who had retired from full-time work at age 45 years or more:

Most (709,900 or 55.3 per cent) had invalid, age etc. pensions as their current main source of income. Other main sources of income were:

- war pensions for 155,400 (12.1 per cent)
- investments for 135,800 (10.6 per cent)
- superannuation for 111,400 (8.7 per cent)
- dependent on another person for 105,600 (8.2 per cent)
- and 65,300 (5.1 per cent) had other sources.

832,000 had retired from full-time work early:

- 339,100 (40.8 per cent) due to own ill health
- 231,800 (27.9 per cent) decided not to work anymore or wanted more leisure time
- 88,400 (10.6 per cent) had no financial need to work
- 68,700 (8.3 per cent) for family reasons
- 34,200 (4.1 per cent) because they could not get a job
- and 69,800 (8.4 per cent) had other reasons for retiring early.

1,600,200 had not retired from full-time work.

441,000 had never worked full-time.

#### EXPLANATORY NOTES

##### Introduction

In association with the September 1983 labour force survey conducted throughout Australia, persons aged 45 years and over who had retired from full-time work were asked about their age at retirement; retirement scheme coverage and type of payment derived from these schemes; housing arrangements and main source of income after retirement.

2. During the two weeks beginning 12 September 1983 specially trained interviewers asked the questions of those of the 70,000 respondents in the September labour force survey who fell within the scope of this survey.

3. This publication contains only a summary of the results of the survey. Estimates shown are preliminary and may be revised. Further information which will be published as soon as possible is available on request. Results of the only other similar survey, conducted in May 1980 have been published in *Persons Aged 50-69 Years Ceasing Full-Time Work, Australia* (6238.0).

##### Scope

4. The survey included all civilians aged 45 years and over except:

- (a) certain diplomatic personnel of overseas governments, customarily excluded from census and estimated populations;
- (b) overseas residents in Australia;
- (c) dependants of non-Australian defence forces stationed in Australia;
- (d) persons permanently unable to work, some patients in hospitals and sanatoria and inmates of reformatories, jails, etc.

##### Definitions

5. A person who had *retired from full-time work* was a person who has a full-time job and who had ceased full-time labour force activity (i.e. was not working full-time, was not looking for full-time work and did not intend to look for, or take up, full-time work at any time in the future).

6. A person who *retired from full-time work early* was a person who retired from full-time work at age 45 years or more but before the age of 60 years, if female, or 65 years, if male.

7. A *retirement scheme* included superannuation schemes, life assurance policies or similar schemes that provided a financial benefit when the person left full-time work.

8. A *superannuation scheme* was any fund, association or organisation set up for the purpose of providing financial cover for members when they retire. A *life assurance policy* was any endowment policy covering the life of a person which would mature when he or she left full-time work.

### Comparability of Series

9. The scope of the May 1980 survey was restricted to persons aged 50 to 69 years compared to all persons aged over 45 years in this survey. Some estimates from the May 1980 survey related only to persons who had worked in a full-time job within the last twenty years. In addition, there have been some changes to question wording and sequencing. Care should therefore be exercised in comparing estimates from the May 1980 survey with the September 1983 survey.

10. The differences between estimates from the May 1980 and September 1983 surveys for persons aged 50 to 69 years who had and who had not retired from full-time work may in part be due to changing economic and social circumstances, such as, part-time workers now working full-time or looking for full-time work and persons changing their intentions to look for, or take up, full-time work.

11. The May 1980 publication, *Persons Ceasing Full-Time Work*, also included details of the retirement intentions of persons aged 50 to 69 years who had not retired from full-time work. These details were not collected in September 1983.

### Reliability of the estimates

12. Estimates in this publication are subject to two sources of error:

- (a) *sampling error*: since the estimates are based on information obtained from occupants of a sample of dwellings they are subject to sampling variability; that is they may differ from the figures that would have been produced if all dwellings had been included in the survey. One measure of the likely difference is given by the *standard error*. More information about this topic will be

found in *The Labour Force, Australia* (6203.0). A table of estimated standard errors for this survey follows these notes. Estimates with a standard error of more than about 27 per cent have not been shown in this publication, as the degree of sampling variability would seriously detract from their value for most reasonable used. Although figures for these small components can, in some cases, be derived by subtraction they should not be regarded as reliable.

- (b) *non-sampling error*: inaccuracies may occur because of imperfections in reporting by interviewers and respondents and errors made in the coding and processing of data. These inaccuracies may occur in any enumeration, whether it be a full count or a sample. Every effort is made to reduce the non-sampling error to a minimum by careful design of questionnaires, intensive training and supervision of interviewers and efficient operating procedures.

### Related publications

13. Other ABS publications which may be of interest include:

*The Labour Force, Australia* (6203.0)-issued monthly

*Superannuation, Australia, September to November 1982, (Preliminary)*, (6318.0)

*Persons not in the Labour Force, Australia, September 1983, (Preliminary)*, (6219.0)

14. Current publications produced by the ABS are listed in the *Catalogue of Publications, Australia* (1101.0). The ABS also issues, on Tuesdays and Fridays, a *Publications Advice* (1105.0) which lists publications to be released in the next few days. The Catalogue and Publications Advice are available from any ABS office.

### Symbols and other usages

- \* subject to sampling variability too high for most practical uses. See paragraph 12 above.

15. Because figures have been rounded, discrepancies may occur between sums of the component items and totals.

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### STANDARD ERRORS OF ESTIMATES

Size of estimate (Persons)	Approximate standard error of estimates		Size of estimate (Persons)	Approximate standard error of estimates	
	Persons	Per cent of estimate		Persons	Per cent of estimate
3,000	800	26.7	100,000	3,900	3.9
4,000	920	23.0	200,000	5,100	2.6
5,000	1,000	20.0	300,000	6,000	2.0
10,000	1,400	14.0	500,000	7,200	1.4
20,000	2,000	10.0	1,000,000	9,100	0.9
50,000	2,900	5.8	2,000,000	11,000	0.6

**TABLE 1. PERSONS AGED 45 YEARS AND OVER : WHETHER RETIRED FROM FULL-TIME WORK  
AGE AT RETIREMENT AND AGE AT SEPTEMBER 1983  
( ' 000)**

	Age at September 1983 (years)						
	45-49	50-54	55-59	60-64	65-69	70 and over	Total
MALES							
Had never worked full-time	*	*	*	*	*	3.2	8.3
Had not retired from full-time work(a)	372.0	364.4	304.2	151.8	32.8	16.2	1,241.3
Institutionalised(b)	3.6	4.8	8.0	12.4	8.0	50.2	87.1
Had retired from full-time work	13.2	21.8	57.4	171.7	206.4	321.6	792.2
Age at retirement (years)—							
Less than 45	9.4	6.6	5.3	*	4.5		28.6
45-49	3.8	6.8	6.7	*	3.4		22.5
50-54	..	8.4	19.3	11.5	4.3	7.1	50.5
55-59	..	..	26.1	57.2	20.3	17.0	120.6
60-64	..	..	..	98.6	101.2	81.2	281.0
65-69	..	..	..	..	76.9	175.7	252.6
70 years and over	..	..	..	..	..	36.3	36.3
Total	390.0	391.4	370.4	337.3	248.5	391.1	2,128.8
FEMALES							
Had never worked full-time	32.6	41.5	51.4	69.0	71.4	166.7	432.6
Had not retired from full-time work(a)	171.4	126.9	81.5	28.3	5.4	5.4	418.9
Institutionalised(b)	3.8		3.5	6.2	9.2	112.9	135.7
Had retired from full-time work	176.0	189.7	234.3	247.8	206.4	309.0	1,363.3
Age at retirement (years)—							
Less than 45	160.0	138.4	141.7	127.3	106.9	169.4	843.6
45-49	16.0	29.7	26.2	13.6	9.0	6.9	101.4
50-54	..	21.6	44.1	38.5	15.7	21.8	141.8
55-59	..	..	22.4	42.1	27.4	22.2	114.1
60-64	..	..	..	26.2	39.1	53.0	118.4
65-69	..	..	..	..	8.2	26.1	34.4
70 years and over	..	..	..	..	..	9.6	9.6
Total	382.0	359.8	370.8	351.4	292.4	594.1	2,350.5
PERSONS							
Had never worked full-time	33.9	42.0	52.3	70.3	72.6	169.9	441.0
Had not retired from full-time work(a)	543.3	491.2	385.7	180.1	38.2	21.6	1,660.2
Institutionalised(b)	5.6	6.6	11.5	18.7	17.3	163.1	222.8
Had retired from full-time work	189.2	211.5	291.8	419.6	412.8	630.6	2,155.4
Age at retirement (years)—							
Less than 45	169.4	144.9	147.0	130.1	108.8	171.9	872.2
45-49	19.8	36.6	32.9	15.4	10.8	8.5	123.9
50-54	..	30.0	63.4	50.0	20.0	28.9	192.3
55-59	..	..	48.5	99.3	47.8	39.2	234.8
60-64	..	..	..	124.8	140.4	134.2	399.4
65-69	..	..	..	..	85.1	201.9	287.0
70 years and over	..	..	..	..	..	45.9	45.9
Total	772.1	751.3	741.2	688.7	540.9	985.2	4,479.3

(a) Comprises persons working full time at the time of the survey or intending to work full-time in the future. (b) Includes persons permanently unable to work.

**TABLE 2. PERSONS WHO HAD RETIRED FROM FULL-TIME WORK : AGE AT RETIREMENT AND REASON LEFT LAST FULL-TIME JOB, SEPTEMBER 1983 (' 000)**

	Age at retirement (years)							
	Less than 45	45-49	50-54	55-59	60-64	65-69	70 and over	Total
MALES								
Reason left last full-time job—								
Retrenched, made redundant, lost job	3.3		4.1	8.6	16.2	8.1	*	42.2
Seasonal or temporary job	*	*	*	*	3.0		*	6.3
Retired, did not want to work any longer	4.8		10.3	45.7	191.5	230.9	28.9	512.1
Unsatisfactory work arrangements	*	*	4.7		3.2		*	10.3
Own ill health or injury	19.4	15.7	27.7	55.4	60.4	7.8	*	188.0
Left to get married	*	*	*	*	*	*	*	*
Pregnancy, to have children	*	*	*	*	*	*	*	*
To look after family, house or someone else	*	*	*	4.7		*	*	6.4
Travel, moved house, spouse transferred	*	*	4.6		3.6		*	10.5
Other reasons	*	*	5.7		3.7	3.6		15.9
Total	28.6	22.5	50.5	120.6	281.0	252.6	36.3	792.2
FEMALES								
Reason left last full-time job—								
Retrenched, made redundant, lost job	24.2	14.1	17.2	11.6	7.5	*	*	77.2
Seasonal or temporary job	14.1	3.2	3.6	5.7		*	*	27.2
Retired, did not want to work any longer	62.5	20.0	43.5	44.6	78.8	25.0	7.0	281.5
Unsatisfactory work arrangements	14.4	6.2	6.1	4.2	4.1	*	*	35.6
Own ill health or injury	37.1	21.1	30.6	24.2	11.6	3.0		127.7
Left to get married	429.0	5.6	3.6	4.0	*	*	*	442.5
Pregnancy, to have children	138.2	*	*	*	*	*	*	139.3
To look after family, house or someone else	73.3	15.0	17.1	11.6	5.6	*	*	124.1
Travel, moved house, spouse transferred	35.8	10.1	11.9	8.6	4.2	*	*	72.5
Other reasons	15.0	5.4	7.9	3.6	3.3		*	35.7
Total	843.6	101.4	141.8	114.1	118.4	34.4	9.6	1,363.3
PERSONS								
Reason left last full-time job—								
Retrenched, made redundant, lost job	25.6	16.1	21.3	20.2	23.7	10.2	*	119.5
Seasonal or temporary job	15.1	3.5	4.6	3.4	4.8	*	*	33.5
Retired, did not want to work any longer	64.6	22.7	53.8	90.2	270.4	256.0	35.9	793.6
Unsatisfactory work arrangements	15.6	6.4	8.0	7.0	5.9	3.0		45.9
Own ill health or injury	56.5	36.9	58.3	79.6	72.0	10.5	*	315.7
Left to get married	429.0	5.6	3.6	4.1	*	*	*	442.6
Pregnancy, to have children	138.4	*	*	*	*	*	*	139.5
To look after family, house or someone else	73.4	15.1	18.0	13.4	8.4	*	*	130.5
Travel, moved house, spouse transferred	37.3	10.4	13.8	11.3	6.8	3.5		83.0
Other reasons	16.7	6.6	10.6	6.6	6.2	4.9		51.6
Total	872.2	123.9	192.3	234.8	399.4	287.0	45.9	2,155.4

**TABLE 3. SUMMARY OF CHARACTERISTICS OF PERSONS WHO RETIRED  
FROM FULL-TIME WORK AT AGE 45 YEARS OR MORE**

	<i>Males</i>	<i>Females ( '000)</i>	<i>Persons</i>	<i>Males</i>	<i>Females (per cent)</i>	<i>Persons</i>
<b>Total</b>	<b>763.6</b>	<b>519.7</b>	<b>1,283.3</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Main source of income at retirement—</b>						
Superannuation	124.5	21.2	145.7	16.3	4.1	11.4
Life assurance and similar schemes	4.6	*	5.4	0.6	*	0.4
Invalid, Age, etc. pensions(a)	306.8	163.5	470.3	40.2	31.5	36.6
War pensions(b)	90.8	18.9	109.7	11.9	3.6	8.5
Dependent on another person	14.9	208.1	222.9	1.9	40.0	17.4
Investments	100.6	33.1	133.6	13.2	6.4	10.4
Savings, sale of assets	63.7	34.6	98.2	8.3	6.6	7.7
Part-time work	33.2	28.9	62.1	4.4	5.6	4.8
Other	24.6	10.6	35.2	3.2	2.0	2.7
<b>Main source of income, September 1983—</b>						
Superannuation	92.9	18.5	111.4	12.2	3.6	8.7
Life assurance and similar schemes	*	*	*	*	*	*
Invalid, Age, etc. pensions(a)	413.9	295.9	709.9	54.2	56.9	55.3
War pensions(b)	119.9	35.4	155.4	15.7	6.8	12.1
Dependent on another person	4.6	101.0	105.6	0.6	19.4	8.2
Investments	96.9	38.8	135.8	12.7	7.5	10.6
Savings, sale of assets	10.8	4.8	15.6	1.4	0.9	1.2
Part-time work	14.6	19.4	34.0	1.9	3.7	2.6
Other	7.6	5.3	13.0	1.0	1.0	1.0
<b>Type of payment from retirement scheme—</b>						
Belonged to a retirement scheme and on retirement received—	385.4	99.9	485.3	50.5	19.2	37.8
Lump sum payment only	220.5	64.2	284.6	28.9	12.3	22.2
Regular payment only	72.2	14.1	86.2	9.5	2.7	6.7
Lump sum and regular payment only	65.8	9.1	74.9	8.6	1.8	5.8
Other	26.9	12.6	39.5	3.5	2.4	3.1
Did not belong to retirement scheme	378.2	419.8	797.9	49.5	80.8	62.2

(a) Includes invalid, age, supporting parents and widows pension. (b) Includes war disability, repatriation, service and war widows pensions.



**TABLE 4. PERSONS WHO RETIRED FROM FULL-TIME WORK EARLY : REASON RETIRED  
FROM FULL-TIME WORK EARLY AND MAIN SOURCE OF INCOME,  
SEPTEMBER 1983  
( ' 000)**

Main source of income, September 1983										
Reason retired from full-time work early	Super- annuation	Life assurance and similar schemes	Invalid/ Age, etc. pensions(a)	War on someone pensions(b)	Dependent else	Investments	Savings/ Sale of assets	Part-time work	Other	Total
Personal reasons	95.4	3.4	171.6	79.8	150.3	82.0	55.2	35.1	23.4	696.2
Own ill health, injury	35.3	*	130.1	36.7	53.9	24.3	27.0	15.1	15.4	339.1
Give others a chance	3.0	*	*	*	3.1	3.3		*	*	13.3
No financial need to work	12.6	*	7.3	13.2	24.5	18.6	6.2	4.4	*	88.4
Decided not to work anymore/more leisure time	42.0	*	28.5	25.9	64.4	34.1	18.1	12.9	4.1	231.8
Too old	*	*	5.2	*	4.4	5.7		*	*	23.6
Family reasons	3.1	*	18.3	4.1	26.9	5.2	6.7	*	*	68.7
Employment reasons	*	*	7.5	*	11.6	*	3.5	*	*	34.2
Can't get job because—										
Employers think too old	*	*	3.2	*	3.7	*	*	*	*	12.4
No jobs available, unable to get work	*	*	4.3	*	8.0	3.9		*	*	21.8
Other	4.0	*	4.7	*	7.0	3.7	3.3	5.6	*	32.9
Total	105.2	3.7	202.0	87.8	195.8	93.4	68.8	45.7	29.5	832.0

(a) Includes supporting parents and widows pensions. (b) Includes war disability, repatriation, service and war widows pensions.